

Fill in this information to identify the case:

Debtor 1 William R. Yellets

Debtor 2 Linda J. Yellets
fka Linda J. Artis
fka Linda Heemstra
fka Linda Vandegraaf

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-15213-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEW REZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING

Court claim no. (if known): 15-2

Last 4 digits of any number you use to
identify the debtor's account: 7891

Date of payment change: 2/1/2022
Must be at least 21 days after date
of this notice

New total payment: \$762.26
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$295.16

New escrow payment: \$303.78

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 William R. Yellets

Print Name

Middle Name

Last Name

Case number (if known) 19-15213-pmm

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab

Date 12/10/2021

Signature

Print Charles G. Wohlrab, Esq.
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 7004
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 13, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

WILLIAM R. YELLETS
158 E. MAIN STREET
MACUNGIE, PA 18062

LINDA J. YELLETS
158 E. MAIN STREET
MACUNGIE, PA 18062

And via electronic mail to:
JOSEPH L QUINN
ROSS, QUINN & PLOPPERT, P.C.
192 S. HANOVER STREET, SUITE 101
POTTSTOWN, PA 19464

SCOTT F. WATERMAN (CHAPTER 13)
CHAPTER 13 TRUSTEE
2901 ST. LAWRENCE AVE.
SUITE 100
READING, PA 19606

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE
200 CHESTNUT STREET
SUITE 502
PHILADELPHIA, PA 19106

By: /s/Rasheem Edward

WILLIAM R YELLETS JR
 158 E MAIN ST
 MACUNGIE PA 18062

Analysis Date: December 01, 2021
 Loan: [REDACTED]
 Property Address:
 158 E MAIN ST
 MACUNGIE, PA 18062

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Feb01, 2022		Prior Esc Pmt		June 01, 2021		Escrow Balance Calculation	
P & I Pmt:	\$458.48		\$458.48		\$458.48		P & I Pmt:	\$458.48			Due Date:	May 01, 2019
Escrow Pmt:	\$0.00		\$303.78				Escrow Pmt:	\$295.16			Escrow Balance:	\$5,385.76
Other Funds Pmt:	\$0.00		\$0.00				Other Funds Pmt:	\$0.00			Anticipated Pmts to Escrow:	\$8,415.37
Asst. Pmt (-):	\$0.00		\$0.00				Asst. Pmt (-):	\$0.00			Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00		\$0.00				Resrv Acct Pmt:	\$0.00				
Total Payment	\$458.48		\$762.26				Total Payment	\$753.64			Anticipated Escrow Balance:	\$13,801.13

Shortage/Overage Information		Effective Feb01, 2022
Upcoming Total Annual Bills		\$3,645.30
Required Cushion		\$607.55
Required Starting Balance		\$1,822.61
Escrow Shortage		\$0.00
Surplus		\$11978.52

Cushion Calculation:		Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 607.55. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 607.55 or 1/6 of the anticipated payment from the account.
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This is a statement of actual activity in your escrow account from June 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,572.69	(2,170.49)
Jun 2021	295.16		106.00	106.00	* Lender Placed Hazard	1,761.85	(2,276.49)
Jun 2021		288.29			* Escrow Only Payment	1,761.85	(1,988.20)
Jun 2021				104.56	* Lender Placed Hazard	1,761.85	(2,092.76)
Jul 2021	295.16		106.00		* Lender Placed Hazard	1,951.01	(2,092.76)
Jul 2021		288.29			* Escrow Only Payment	1,951.01	(1,804.47)
Aug 2021	295.16		1,549.85	1,595.25	* School Tax	696.32	(3,399.72)
Aug 2021			106.00	106.00	Lender Placed Hazard	590.32	(3,505.72)
Sep 2021	295.16		106.00	106.00	* Lender Placed Hazard	779.48	(3,611.72)
Sep 2021		288.29			* Escrow Only Payment	779.48	(3,323.43)
Sep 2021				104.56	* Lender Placed Hazard	779.48	(3,427.99)
Oct 2021	295.16		106.00		* Lender Placed Hazard	968.64	(3,427.99)
Nov 2021	295.16	124.96	106.00	106.00	* Lender Placed Hazard	1,157.80	(3,409.03)
Nov 2021		297.68			* Escrow Only Payment	1,157.80	(3,111.35)
Nov 2021		639.20			* Escrow Only Payment	1,157.80	(2,472.15)
Nov 2021				288.29	* Escrow Only Payment	1,157.80	(2,760.44)
Nov 2021				9.39	* Escrow Only Payment	1,157.80	(2,769.83)
Nov 2021				1,330.00	* Hazard	1,157.80	(4,099.83)
Nov 2021				288.29	* Escrow Only Payment	1,157.80	(4,388.12)
Nov 2021				288.29	* Escrow Only Payment	1,157.80	(4,676.41)
Nov 2021				62.62	* Escrow Only Payment	1,157.80	(4,739.03)
Dec 2021	295.16		106.00		* Lender Placed Hazard	1,346.96	(4,739.03)
Jan 2022	295.16		106.00		* Lender Placed Hazard	1,536.12	(4,739.03)
					Anticipated Transactions	1,536.12	(4,739.03)
Jan 2022		8,415.37 ^P					3,676.34
	\$2,361.28	\$10,342.08	\$2,397.85	\$4,495.25			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 01, 2021

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	13,801.13	1,822.61
Feb 2022	303.78			14,104.91	2,126.39
Mar 2022	303.78			14,408.69	2,430.17
Apr 2022	303.78			14,712.47	2,733.95
May 2022	303.78	338.95	County Tax	14,677.30	2,698.78
May 2022		381.10	Borough Tax	14,296.20	2,317.68
Jun 2022	303.78			14,599.98	2,621.46
Jul 2022	303.78			14,903.76	2,925.24
Aug 2022	303.78	1,595.25	School Tax	13,612.29	1,633.77
Sep 2022	303.78	1,330.00	Hazard	12,586.07	607.55
Oct 2022	303.78			12,889.85	911.33
Nov 2022	303.78			13,193.63	1,215.11
Dec 2022	303.78			13,497.41	1,518.89
Jan 2023	303.78			13,801.19	1,822.67
	<u>\$3,645.36</u>	<u>\$3,645.30</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 13,801.13. Your starting balance (escrow balance required) according to this analysis should be \$1,822.61. This means you have a surplus of 11,978.52. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$3,645.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$303.78
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$303.78</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826